

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Louis J Russo  
Angela M Russo  
Debtor(s)

Case No. 15-19562

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/04/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/20/2015.
- 6) Number of months from filing to last payment: 6.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,679.99.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,940.00
Less amount refunded to debtor	\$700.00

**NET RECEIPTS:** **\$1,240.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$48.36
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$48.36**

Attorney fees paid and disclosed by debtor: **\$0.00**

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CARMAX AUTO FINANCE	Secured	5,771.00	NA	NA	282.57	0.00
SANTANDER CONSUMER USA	Secured	21,717.39	NA	NA	909.07	0.00
AMERICASH LOANS LLC	Unsecured	1,520.52	NA	NA	0.00	0.00
ATG CREDIT/NAPERVILLE RADIOLO	Unsecured	31.00	NA	NA	0.00	0.00
CENTRAL MANAGEMENT SERVICES	Unsecured	6,879.25	NA	NA	0.00	0.00
CHOICE RECOVERY	Unsecured	1,035.00	NA	NA	0.00	0.00
AT&T/ENHANCED RECOVERY CORP	Unsecured	52.00	NA	NA	0.00	0.00
ER SOLUTIONS/CONVERGENT/DIREC	Unsecured	399.00	NA	NA	0.00	0.00
HAWTHORNE CREDIT UNION	Unsecured	540.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	1,859.00	NA	NA	0.00	0.00
MERHCANTS CREDIT GUIDE/EDWAF	Unsecured	1,773.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	1,731.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	1,592.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/DUPAG	Unsecured	450.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	325.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/DUPAG	Unsecured	152.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/EDWAF	Unsecured	100.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/DUPAG	Unsecured	24.00	NA	NA	0.00	0.00
OSI COLLECT/APRIA HEALTHCARE	Unsecured	53.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY/GE CAPITAL	Unsecured	248.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$1,191.64	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$1,191.64</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$48.36</u>
Disbursements to Creditors	<u>\$1,191.64</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$1,240.00</u></b>
------------------------------	--------------------------

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/22/2016

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.